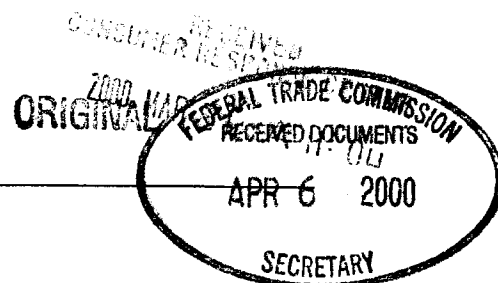


OFFICE OF JUDGMENT ENFORCEMENT



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15 March 2000

Sheila F. Anthony, Chairman  
Federal Trade Commission  
600 Pennsylvania Ave, N.W.  
Washington D.C. 20580

**FEDERAL TRADE COMMISSION  
RECEIVED**

**MAR 20 2000**

**COMMISSIONER ANTHONY**

RE: Gramm-Leach-Bliley Act Privacy Rule, 16 CFR Part 313 -Comment

Dear Ms. Anthony:

I am writing to express my concern with the proposed regulations to implement Title V of the Gramm-Leach-Bliley Act of 1999. As a fraud investigator, I fear the lose of a valuable and very necessary source of locating witnesses, suspects and defendants if "non-public personal information" is defined to include simple names and addresses of customers of financial institutions.

It was my impression that the clear intent of Congress was to provide an opportunity for customers of financial institutions to "opt-out" of sharing their personal **financial** information with non-affiliates of the institutions. The statute provides protection for financial information--not mere names and addresses. If Congress had meant to close off access to "credit header" information, it would have amended the Fair Credit Reporting Act.

Congress seemed to be offering a distinction by describing financial information. I believe the Act provides opt-out of information regarding credit history, employment and financial assets. But name, address and phone number should not be classified as "non-public."

Fraud investigators play an important role in our civil justice system which is not understood by many. The information we obtain regarding addresses and phone numbers is essential to our conduct of business and fulfilling our obligations to consumers. We utilize this information to locate delinquent judgment and child support debtors among other things. Judgment debtors rarely stay in one place for long and the utilization of

credit headers and the address and phone information they provide is a vital part of ammunition to locate these debtors and serve justice.

If this information is deemed "non-public personal," only wrong-doers and criminals will benefit and the law-abiding consumer will be the loser. I urge you to define non-public personal information in the manner that Congress intended.

Yours truly,

A handwritten signature in cursive script that reads "William E. Fason".

William E. Fason  
Fraud Investigator